

**HOUSING NEEDS ASSESSMENT  
OVERCROWDING AND OVERPAYMENT  
SAMPLE 2**

**Overcrowding**

The Census defines overcrowding as an average of more than one person per room in a housing unit (excluding kitchens, porches, and hallways). The incidence of overcrowded housing is a general measure of whether there is an available supply of adequately sized housing units. Table II-25 shows the incidence of overcrowding in Model City by tenure, as measured by the 2000 Census.

**Table II-25  
Overcrowded Households 2000**

<b>Household Type</b>	<b>Overcrowded</b>	<b>Severely Overcrowded</b>
Owner	1,000	271
Renter	3,752	2,244
Total	4,752	2,515

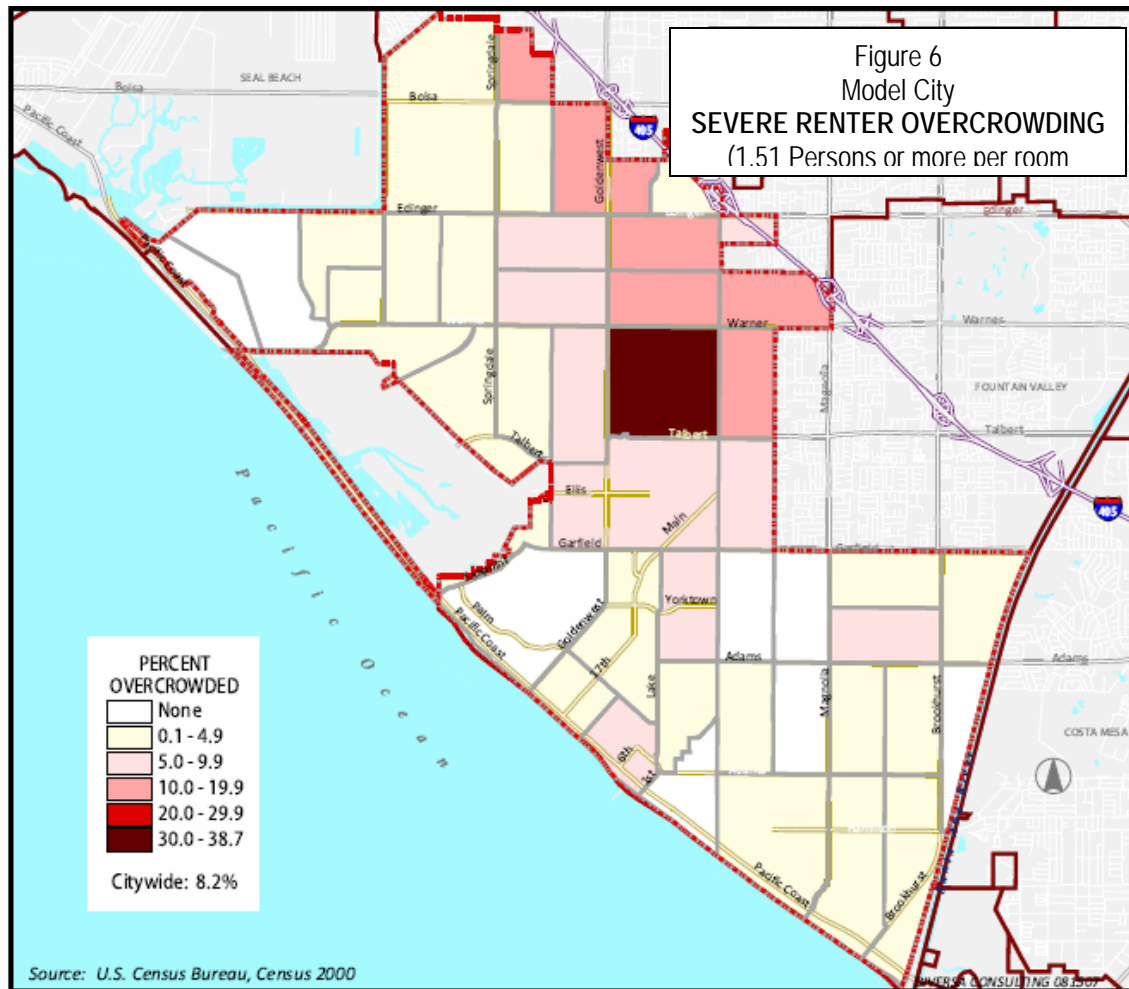
Source: U.S. Census, 2000. Severe overcrowding is a subset of overcrowding

Overcrowding has steadily increased in the City since 1990. In 2000, there were 4,752 households living in overcrowded conditions in Model City, representing 6 percent of all households. However, most overcrowding occurs in renter households. Specifically, approximately 79 percent of overcrowded households were renters.

Severe overcrowding, which is defined as more than 1.5 persons per room, was especially high among renters. Renter households represented almost 90 percent of the severely overcrowded conditions. Approximately 60 percent of renter overcrowded households (2,244) were in severely overcrowded situations, an increase from 1,500 severely overcrowded in 1990.

As illustrated in Figure 6, the Maple Grove neighborhood in central Model City evidenced the highest levels of overcrowding, with 38 percent, or 619 renter households severely overcrowded. Maple Grove is one of the City's CDBG Enhancement Areas as well as a Redevelopment Project Area, and continues to be a major focus for City neighborhood improvement activities. For example, last year the City initiated a variety of infrastructure improvements on March Lane to serve the neighborhood and recently constructed Woodland View Family apartments partially financed through the redevelopment agency.

**Figure 6**  
**Severe Renter Overcrowding**



## Overpayment

The 2000 Census indicates that overpayment remains a critical problem for low and moderate-income households, who are disproportionately affected by this burden compared to other households. Affordability problems occur when housing costs become so high in relation to income that households have to pay an excessive proportion of their income for housing, or are unable to afford any housing and are homeless. Housing overpayment refers to spending more than 30 percent of income on housing; severe overpayment is spending greater than 50 percent. Table II-26 shows the incidence of overpayment in Model City.

**Table II-26**  
**Housing Overpayment**

<b>Household Type</b>	<b>Overpayment</b>	<b>Severe Overpayment</b>
Owner	11,227	3,851
Renter	10,751	4,485
Total	21,978	8,336

Source: U.S. Census, 2000

Note: Severe overpayment is a subset of overpayment

According to the 2000 Census, 38 percent of renters and 26 percent of homeowners in Model City were spending more than 30 percent of their total income on housing. Severe overpayment impacts 42 percent of overpaying renters, compared to 34 percent of owners. In terms of lower-income (less than 80 percent area median income) households overpaying, 9,012 lower-income renters were faced with overpayment, representing almost 84 percent of the overpaying renter households. At the same time, 5,530 lower-income homeowners were overpaying which comprises about half the overpaying owner households.

Figure 7 shows locations in Model City with concentrations of severe overpayment among the renter population. Census tracts where 20-25 percent of renters were spending more than half their incomes on rents are located in pockets throughout the City. In general, these areas include the greater Downtown/Old Town area, the Smith neighborhood, central Model City around Silvercircle, the northern Worthington Center area, and throughout Worthington Harbour.

**Figure 7**  
**Severe Renter Overpayment**

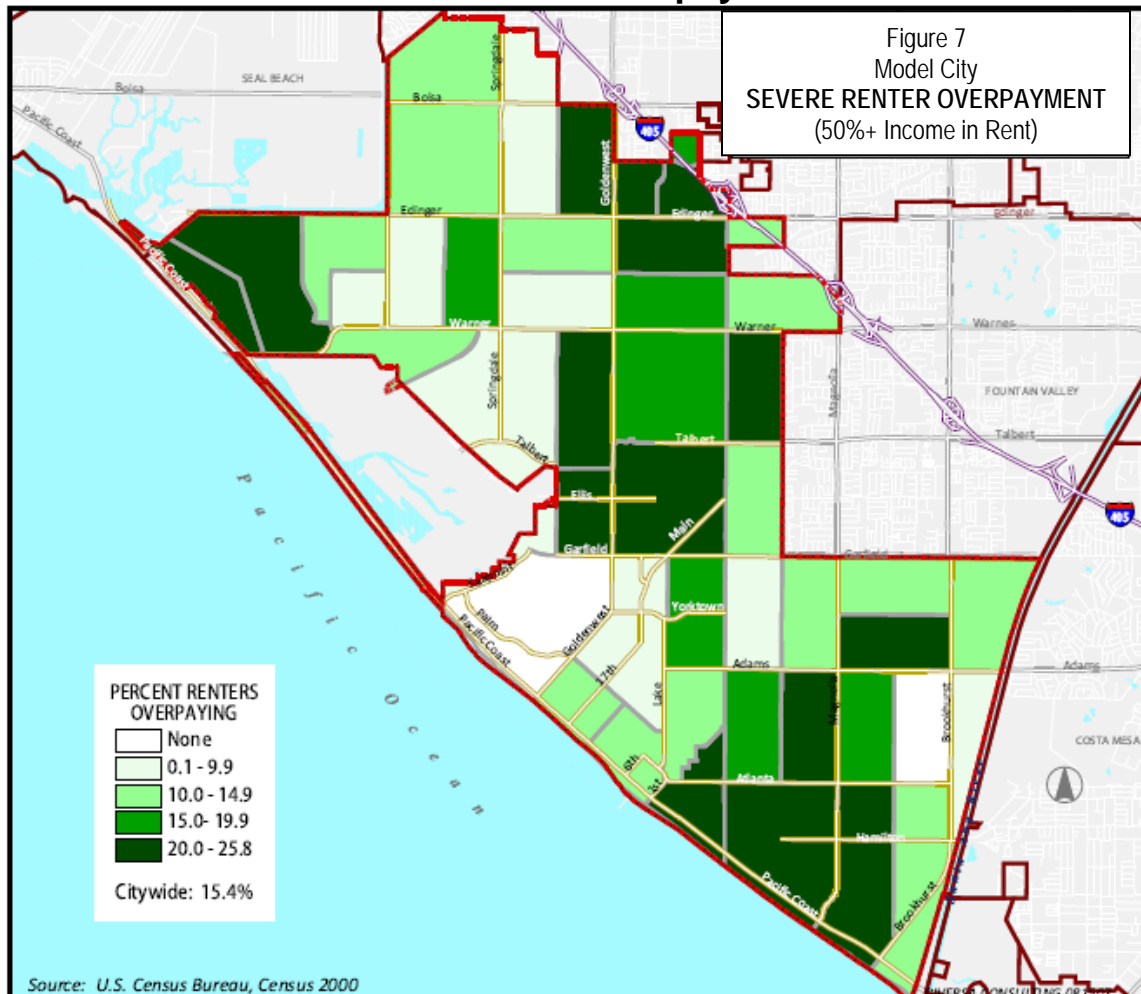


Table II-27 provides a more detailed review of households that experienced severe housing overpayment. Among renters, the elderly were most impacted by severe overpayment, with one-third of the City's total 2,519 elderly renters spending more than half their income on rent. The addition of 100 units of affordable senior rental housing since the 2000 Census in the Bruce Court Senior Apartments and the Fountains Senior Apartments will help to address the housing affordability needs of the City's senior renter households. Among homeowners, all household types experienced fairly comparable levels of severe overpayment, ranging from 9-16 percent. These households are most at-risk of foreclosure.

<b>Table II-27</b> <b>Severe Housing Cost Burden by Type and Tenure</b>					
	<b>Elderly</b>	<b>Small Family</b>	<b>Large Family</b>	<b>Other</b>	<b>Total</b>
<b><i>Renter Households</i></b>					
Total number by household type	2,519	11,324	2,983	12,208	29,034
Percent with severe cost burden	35%	12%	11%	14%	15%
<b><i>Owner Households</i></b>					
Total number by household type	11,147	22,516	3,812	7,221	44,696
Percent with severe cost burden	12%	8%	9%	16%	10%

Programs to address overcrowding and overpaying are detailed in Section II: Housing Goals, Policies and Actions.

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*Note: Sample analysis includes excerpts from the City of Huntington Beach Housing Element*